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PATENT  
Attorney Docket No. 47004.000059

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of: )  
R. Acharya et al. ) Examiner: Unknown  
Serial No: 09/506,434 ) Group Art Unit: 2768  
Filed: February 18, 2000 )

For: SYSTEM AND METHOD FOR ELECTRONIC DEPOSIT OF THIRD-PARTY  
CHECKS BY NON-COMMERCIAL BANKING CUSTOMERS FROM REMOTE  
LOCATIONS

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully submits the following documents for the Examiner's consideration. A copy of Form PTO-1449 and copies of each of the listed documents are enclosed for the Examiner's convenience.


Applicant respectfully requests that the Examiner considers the enclosed references and that the Examiner indicates that the references have been considered in this application by returning a copy of the Form PTO-1449 with the Examiner's initials in the left column per MPEP 609.

This Information Disclosure Statement is believed to be submitted before the mailing of a first Office Action. Accordingly, no fees are due. However, if any fees are incurred upon the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS

By: \_\_\_\_\_

  
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Dated: May 26, 2000